

Personal Income for Metropolitan Areas for 2005

By David G. Lenze

PERSONAL income growth slowed in 2005 across most of the Nation's metropolitan statistical areas (MSAs), according to the most recent estimates released by the Bureau of Economic Analysis (BEA). In 273 of 361 MSAs (76 percent of all MSAs), growth rates were lower in 2005 than in 2004. On average, personal income grew 5.0 percent in 2005, down from 6.0-percent growth in 2004 (chart 1). Per capita income grew 4.0 percent, compared with 4.9 percent. The MSA averages of personal income growth and per capita income growth both exceeded the 2.9-percent inflation rate, as measured by BEA's national price index for personal consumption expenditures.

The estimates for 2005, released September 6, 2006, were based on a methodology developed by BEA to speed up the release of MSA personal income estimates—a major goal in BEA's strategic plan for fiscal year 2006. The estimates for 2005 were released 7 months earlier than in previous years.

This article reviews the highlights of the estimates and explains some of the methodological considerations behind the new accelerated estimates.

Personal income highlights for 2005

The personal income estimates for 2005 underscore the economic impact of natural disasters, strength in the military, and weakness in the motor vehicle and parts industry.

Hurricane effects. Hurricanes Katrina, Rita, and Wilma sharply reduced personal income growth along the Gulf Coast and Florida's Atlantic Coast but also boosted income in areas that received large numbers of evacuees.

MSAs along the Gulf Coast from Mobile, AL, to Lake Charles, LA, sustained substantial property losses from hurricanes and floods (table A and chart 2).

Chart 1. Distribution of Personal Income Growth Rates Across 361 MSAs

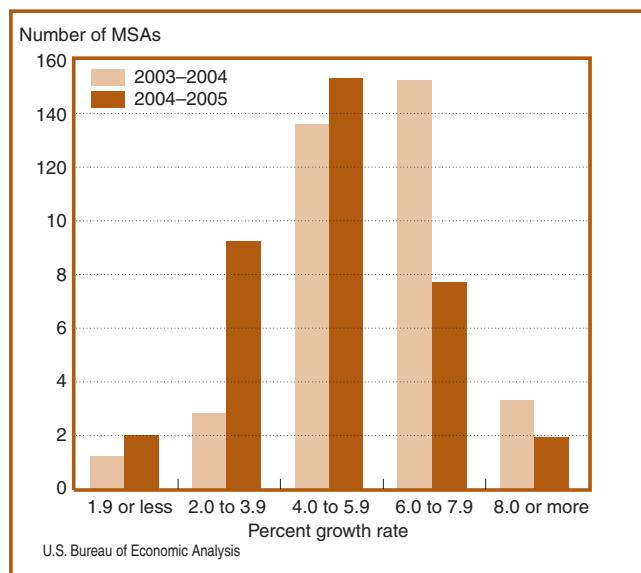


Table A. Special Adjustments to Personal Income for Natural Disasters in 2005 for Select MSAs
[Millions of Dollars]

MSA	Adjustments to proprietors' income		Adjustments to dividends, interest, and rent		Adjustments to personal current transfer receipts			Total adjustments	Percent of personal income before adjustment
	Uninsured losses	Business interruption	Uninsured losses (including loss of use)	Rent subsidies	Net insurance settlements	FEMA disaster assistance	Population dispersal		
Houston-Sugar Land-Baytown, TX.....	-4.0	0.0	-51.7	0.0	53.9	205.1	100.1	303.5	0.1
Miami-Fort Lauderdale-Miami Beach, FL.....	-116.2	0.0	-599.6	0.0	845.0	86.3	3.2	218.7	0.1
Dallas-Fort Worth-Arlington, TX.....	0.0	0.0	0.0	0.0	0.0	76.0	42.7	118.6	0.1
Beaumont-Port Arthur, TX.....	-14.9	0.0	-195.1	0.0	203.3	107.6	3.5	104.5	1.0
Atlanta-Sandy Springs-Marietta, GA.....	0.0	0.0	0.0	0.0	0.0	51.3	27.3	78.6	(L)
Alexandria, LA.....	0.0	0.0	0.0	0.0	0.0	39.9	8.2	48.2	1.1
Baton Rouge, LA.....	-94.4	(L)	-450.9	19.5	173.7	324.4	61.7	34.0	0.2
Tuscaloosa, AL.....	-1.8	0.0	-8.6	0.6	5.3	2.0	0.6	-2.0	(L)
Jackson, MS.....	-21.7	0.0	-102.7	7.4	74.7	20.0	5.8	-16.4	-0.1
Hattiesburg, MS.....	-28.1	0.0	-132.8	9.6	96.6	25.9	3.5	-25.2	-0.8
Lafayette, LA.....	-14.2	0.0	-68.0	2.9	26.2	12.9	1.9	-38.4	-0.5
Mobile, AL.....	-88.7	0.0	-419.1	26.9	257.6	98.3	11.7	-113.3	-1.1
Pascagoula, MS.....	-135.9	0.0	-643.5	46.4	468.2	125.6	4.1	-135.1	-3.3
Houma-Bayou Cane-Thibodaux, LA.....	-69.7	-1.3	-332.8	14.4	128.3	21.5	-2.3	-242.0	-4.3
Gulfport-Biloxi, MS.....	-338.5	0.0	-1,602.1	115.6	1,165.8	312.6	7.0	-339.6	-4.8
Lake Charles, LA.....	-245.1	-3.7	-1,170.2	50.5	450.9	64.3	-6.6	-859.9	-15.5
New Orleans-Metairie-Kenner, LA.....	-3,974.2	-270.8	-18,972.9	818.6	7,311.5	953.7	-479.8	-14,614.0	-34.8
Other MSAs.....	-14.3	0.0	-73.9	0.0	104.1	154.9	111.1	281.9	(L)
Nonmetropolitan area.....	-363.2	-2.8	-1,759.6	87.7	909.8	392.6	96.3	-639.1	na
United States.....	-5,525.0	-278.6	-26,583.5	1,200.0	12,275.0	3,075.0	0.0	-15,837.1	na

(L) Less than 0.05.

Note. Totals may not equal the sum of components because of rounding.

Although the losses were partly offset by net insurance settlements and Federal assistance provided through the Federal Emergency Management Agency (FEMA), personal income in these MSAs was adjusted downward by \$16.3 billion, 20 percent of the region's personal income before adjustment. Downward adjustments were also made in Hattiesburg, MS, Jackson, MS, Lafayette, LA, and Tuscaloosa, AL.

The largest adjustment, -\$14.6 billion, was made to personal income in New Orleans-Metairie-Kenner, LA. The adjustment represented more than 90 percent of the national total and reduced this MSA's personal income by 35 percent. Personal income in Lake Charles, LA, was reduced 16 percent, while personal income in Gulfport-Biloxi, MS, Houma-Bayou Cane-Thibodaux, LA, and Pascagoula, MS, was reduced 3 to 5 percent each.

Personal income was boosted in MSAs that received large numbers of evacuees. Income was boosted by about 1 percent in both Alexandria, LA, and Beaumont-Port Arthur, TX, and by smaller percentages in Houston-Sugar Land-Baytown, TX, Miami-Fort Lauderdale-Miami Beach, FL, and Dallas-Fort Worth-

Arlington, TX.

Military strength. Five MSAs with an economic base dominated by the military were among the 10 fastest growing MSAs in 2005 (table B). The MSAs were Hinesville-Fort Stewart, GA, Jacksonville, NC, Fayetteville, NC, Clarksville, TN-KY, and Killeen-Temple-Fort Hood, TX.

Auto industry weakness. Five MSAs in the Great Lakes region, where the auto industry is slumping, were among the 10 slowest growing MSAs. The five MSAs were Kankakee-Bradley, IL, Monroe, MI, Kokomo, IN, Champaign-Urbana, IL, and Flint, MI.

Highest and lowest per capita income. Bridgeport-Stamford-Norwalk, CT, had the highest per capita income of all MSAs in 2005 (table C). Its \$66,719 average income was more than four times greater than the income of McAllen-Edinburg-Mission, TX, the MSA with the lowest per capita income (\$16,022). That disparity has widened slightly over the past 2 years.

MSAs in the top 10 grew at least 7.3 percent, compared with the 4.0-percent average for all metropolitan areas. In contrast, 6 of the bottom 10 declined, and the other 4 grew no more than 0.2 percent.

Chart 2. Special Adjustments to Personal Income for Natural Disasters in 2005, MSAs in Selected States

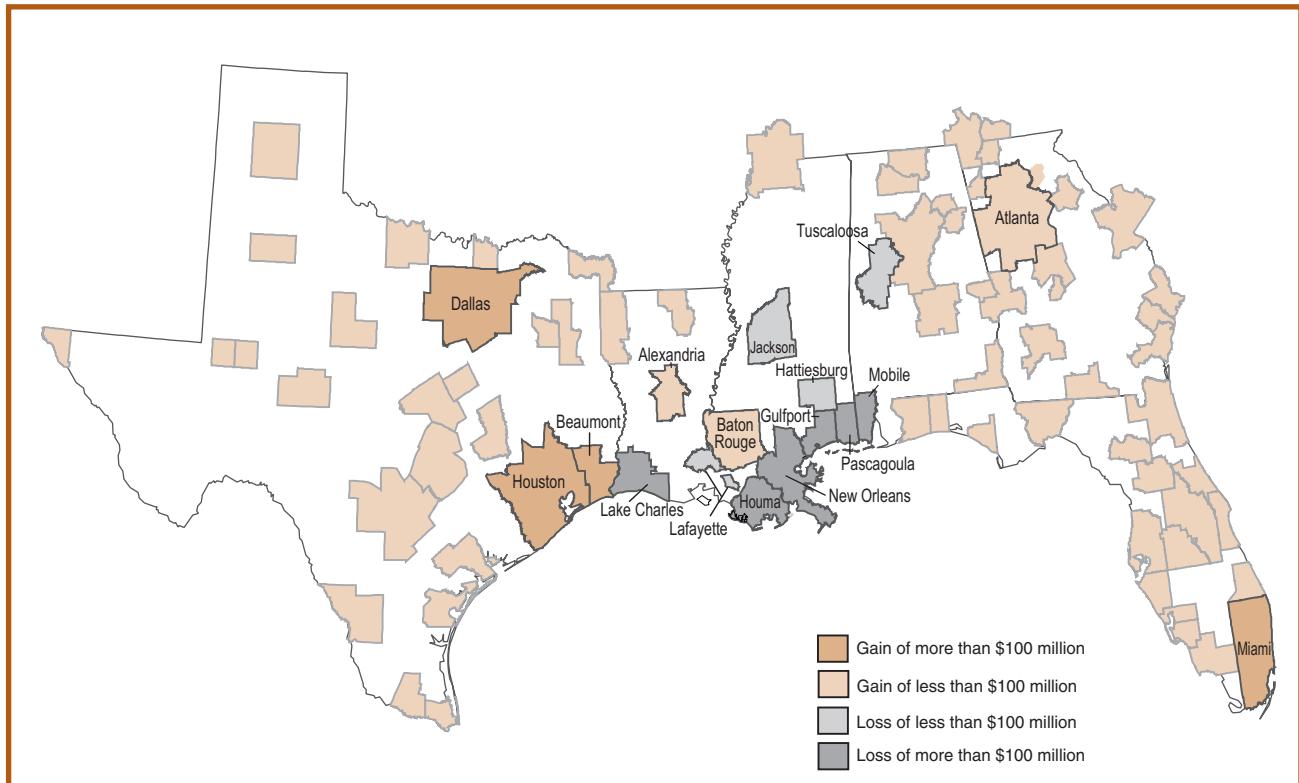


Table B. Per Capita Personal Income Growth for Metropolitan Statistical Areas

	Percent growth	
	2003–2004	2004–2005
Metropolitan area average	4.9	4.0
Highest per capita growth rates		
Hinesville-Fort Stewart, GA	6.7	14.2
Jacksonville, NC	9.9	11.7
Midland, TX	7.3	9.0
Alexandria, LA	7.7	8.2
Fayetteville, NC	6.5	8.0
Clarksville, TN-KY	5.5	8.0
Casper, WY	7.7	7.7
Lafayette, LA	4.7	7.4
Odessa, TX	4.7	7.3
Killeen-Temple-Fort Hood, TX	6.0	7.3
Lowest per capita growth rates		
Kankakee-Brownwood, IL	1.5	0.2
Monroe, MI	-0.6	0.2
Yakima, WA	4.4	0.2
Seattle-Tacoma-Bellevue, WA	8.3	0.1
Kokomo, IN	-0.8	-0.4
Gulfport-Biloxi, MS	3.0	-0.9
Champaign-Urbana, IL	-8.8	-1.0
Flint, MI	-0.5	-1.0
Lake Charles, LA	4.4	-8.9
New Orleans-Metairie-Kenner, LA	5.7	-33.2

Table C. Per Capita Personal Income for Metropolitan Statistical Areas

	Dollars		Percent growth	
	2004	2005	2003–2004	2004–2005
Metropolitan area average	34,668	36,048	4.9	4.0
Highest per capita levels				
Bridgeport-Stamford-Norwalk, CT	62,979	66,719	6.5	5.9
San Francisco-Oakland-Fremont, CA	49,276	51,964	5.6	5.5
San Jose-Sunnyvale-Santa Clara, CA	48,530	50,373	6.0	3.8
Washington-Arlington-Alexandria, DC-VA-MD-WV	46,782	49,530	6.5	5.9
Boston-Cambridge-Quincy, MA-NH	46,060	48,158	6.3	4.6
Trenton-Ewing, NJ	44,661	46,751	5.9	4.7
Boulder, CO	43,640	45,944	5.1	5.3
New York-Northern New Jersey-Long Island, NY-NJ-PA	43,277	45,570	6.4	5.3
Naples-Marco Island, FL	42,846	44,458	2.2	3.8
Barnstable Town, MA	41,362	42,978	6.4	3.9
Lowest per capita levels				
St. George, UT	21,530	22,299	5.3	3.6
Madera, CA	21,949	22,284	7.2	1.5
El Centro, CA	21,794	22,143	3.0	1.6
Hanford-Corcoran, CA	21,253	21,613	6.2	1.7
Provo-Orem, UT	20,421	21,527	4.6	5.4
New Orleans-Metairie-Kenner, LA	31,024	20,722	5.7	-33.2
Yuma, AZ	20,289	20,424	5.3	0.7
Laredo, TX	17,769	18,770	3.9	5.6
Brownsville-Harlingen, TX	16,994	17,374	2.8	2.2
McAllen-Edinburg-Mission, TX	15,460	16,022	3.5	3.6

Methodology for the accelerated MSA personal income estimates

The 2005 MSA personal income estimates detailed in this article were released on an accelerated schedule—7 months ahead of the previous publication schedule. According to past schedules, personal income for 2005 would not have been published until April 2007 as part of local area personal income. This acceleration has been a major goal for the regional program in accordance with BEA's strategic plan. It was accomplished by preparing MSA personal income in less detail than the local area personal income estimates and by extrapolating various components of income for which source data were lacking. Nevertheless, the amount of

published detail is substantial and comparable to that of the quarterly state personal income estimates (table D). The personal income estimates for 2005 are entirely consistent with estimates for earlier years released last April.

Although the MSA source data available for 2005 were limited, data for the key component—wage and salary disbursements—were available.¹ Therefore, BEA believes that the estimates represent an acceptable tradeoff between reliability and timeliness. The four quarters of wage and salary disbursements from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages represent about 57 percent of personal income. Other components of compensation—such as employer contributions for social insurance (that is, social security and Medicare taxes)—were extrapolated on the basis of wages.

1. Personal income is the income received from all sources. It is calculated as the sum of net earnings by place of residence, dividends, interest, and rent, and personal current transfer receipts (table D).

Table D. Accelerated MSA Personal Income and Compensation by Industry, United States Metropolitan Portion, 2005

[Millions of Dollars (except as noted)]

Personal income	8,885,062
Nonfarm personal income	8,860,772
Farm income	24,290
Population (persons)	246,482
Per capita personal income (dollars)	36,048
Derivation of personal income	
Wage and salary disbursements	5,085,955
Plus: Supplements to wages and salaries	1,239,864
Employer contributions for employee pension and insurance funds	857,650
Employer contributions for government social insurance	382,214
Equals: Compensation of employees, received	6,325,819
Plus: Proprietors' income	840,761
Farm proprietors' income	9,948
Nonfarm proprietors' income	830,813
Equals: Earnings by place of work	7,166,580
Less: Contributions for government social insurance	777,701
Employee and self-employed contributions for government social insurance	395,487
Employer contributions for government social insurance	382,214
Plus: Adjustment for residence	-70,733
Equals: Net earnings by place of residence	6,318,146
Plus: Dividends, interest, and rent	1,329,052
Plus: Personal current transfer receipts	1,237,864
Equals: Personal income	8,885,062
Compensation by industry	
Total	6,325,819
Farm compensation	15,289
Nonfarm compensation	6,310,530
Private compensation	5,184,115
Forestry, fishing, related activities, and other	13,806
Mining	34,297
Utilities	47,548
Construction	356,320
Manufacturing	793,660
Durable goods manufacturing	527,951
Nondurable goods manufacturing	265,709
Wholesale trade	364,623
Retail trade	413,464
Transportation and warehousing	204,440
Information	231,779
Finance and insurance	520,767
Real estate and rental and leasing	97,431
Professional and technical services	560,259
Management of companies and enterprises	170,055
Administrative and waste services	255,161
Educational services	97,000
Health care and social assistance	596,813
Arts, entertainment, and recreation	63,296
Accommodation and food services	185,284
Other services, except public administration	178,111
Government and government enterprises	1,126,414
Federal, civilian	228,237
Military	112,874
State and local	785,303

In addition, some MSA data on crop and livestock production and complete MSA data on government payments to farmers were available for estimating farm proprietors' income. (Surprisingly, almost half of farm income is generated by farms in metropolitan areas.) The number of unemployed persons during 2005 was available for estimating state unemployment insurance transfer receipts. The other components of personal current transfer receipts and property income were extrapolated on the basis of resident population estimates prepared by the Census Bureau.

More complete state-level data for 2005, used in the preparation of state control totals, supplemented the MSA data. In particular, 12 months of cash receipts from farm marketing were available for estimating state farm proprietors' income, as were annual estimates of inventory change and government payments for 2005. The MSA estimates also benefit indirectly from more complete national data for 2005 since the state estimates were controlled to an independently derived national total.

Methodology for the natural disaster adjustments

Some effects of the natural disasters in 2005, such as the effects on wage and salary disbursements, were embedded in the source data used to estimate personal income and did not require special estimation. Other effects, such as uninsured losses of fixed assets, were not reflected in the source data. BEA estimated those effects and adjusted the various components of personal income accordingly.

Data Availability

This article presents summary accelerated estimates of metropolitan area personal income and per capita personal income for 2005, as well as previously published estimates for 2003–2004. More detailed estimates are available at <www.bea.gov/bea/regional/reis> by selecting “Accelerated MSA personal income and compensation summary tables” in Step 1:

- The personal income and employment summary table shows personal income (farm and nonfarm) and per capita personal income as well as the derivation of personal income for 1969–2005 and employment totals for 1969–2004.
- The compensation by industry table shows North American Industry Classification System (NAICS) subsectors for 2001–2004 and by NAICS sectors for 2005.

For more information, call BEA's Regional Economic Information System at 202–606–5360, fax 202–606–5322, or e-mail <reis.remd@bea.gov>.

Uninsured losses. The damage to residential and nonresidential structures, equipment, and software (collectively called fixed assets) owned by sole proprietorships, partnerships, and households (collectively called household enterprises) was recorded in the personal income account as consumption of fixed capital. Consumption of fixed capital is an expense that is deducted in the derivation of proprietors' income and the rental income of persons. Insurance claims in excess of normal, or expected, losses are recorded as business transfer payments from the insurance industry to household enterprises. Therefore, only uninsured losses affect proprietors' income and the rental income of persons.

In the absence of direct measures of damages by county (except in Florida), state estimates were allocated to counties on the basis of indirect indicators.² The dollar amount of assistance provided by FEMA through the Individuals and Households Program (IHP) was deemed to be the best indicator for this purpose. IHP provides assistance to homeowners in declared disaster areas to repair, replace, or construct a new house. Insurance claims data collected by the Florida Office of Insurance Regulation were used as the allocator in that state.

Net insurance settlements. BEA treats consumer durable goods (such as cars, boats, and household appliances) as consumption, not as capital investment. Therefore, damage to these goods does not affect consumption of fixed capital. Insurance claims by households for damage to consumer durable goods in excess of normal losses are recorded in personal current transfer receipts. State estimates were allocated to counties in the same manner that uninsured damages to fixed losses were allocated.

Rent subsidies. FEMA provided some assistance specifically to homeowners whose property was damaged by the disasters. The assistance was recorded as a rent subsidy in the personal income account, which boosted the imputed net rent of owner-occupied housing. State estimates were allocated to counties in proportion to IHP assistance provided victims.

Other FEMA disaster assistance. FEMA also provided substantial transient housing assistance to persons who evacuated their homes, regardless of whether they rented or owned. Such payments are recorded as a

2. State estimates were published in table D in “State Personal Income,” SURVEY OF CURRENT BUSINESS 86 (April 2006): 76. The adjustments to the MSA personal income are slightly different for several reasons. First, there is no adjustment to farm proprietors' income for uninsured crop losses. This is because the source data used for the MSA estimates of farm proprietors' income reflect hurricane damage; the source data used to prepare the quarterly state estimates did not. Second, the table inadvertently omitted \$300 million in uninsured losses in Texas under dividends, interest, and rent, affecting row and column totals as well.

personal current transfer receipt in the personal income account. In contrast to rent subsidies, which are recorded in the same county as the damaged house, other FEMA disaster assistance is recorded in the counties to which disaster victims relocate.

After Hurricanes Rita and Wilma, there was not any significant population dispersal. Therefore, the amount of IHP assistance (or insurance claims, in the case of Florida) was used to allocate state estimates of other FEMA assistance to counties for these hurricanes.

Hurricane Katrina, in contrast, forced a large number of people to leave New Orleans for other locations in Louisiana and in other states, especially Texas. That level of relocation required a more complex method. Population dispersal within Louisiana at the parish level was estimated using monthly population estimates from the Greater New Orleans Data Center, specifically, the change in population from July 2005 to March 2006.³ The goal was to estimate long-term population dispersal only; persons evacuated for only a few months would continue to be considered residents of their original parish. The sum of the population change at the parish level was forced to equal -304,000, the population loss that the adjustments to state personal income are based on. Several small parishes outside the declared disaster area had population gains immediately after the disaster, followed by quick return to prehurricane population levels. For estimation purposes, population totals in these parishes were not allowed to fall below their prehurricane levels.

Population gains outside Louisiana were based on the number of FEMA applicants for individual assistance tabulated by the MSA in which they currently live. A total for applicants from nonmetropolitan counties was also available, as well as data for Texas by county.

The amount of IHP assistance provided to Louisiana by parish was converted to a per capita amount and then multiplied by an estimate of population loss. This became the estimate of the amount of assistance provided to persons who left the parish. It was reallocated to the parishes that gained population and to other states. This adjusted IHP assistance data were then used to allocate the state estimate of other FEMA disaster assistance to the Louisiana parishes.

The state estimates of other FEMA disaster assistance in Alabama and Mississippi were allocated to counties on the basis of unadjusted IHP data for those

states. For Florida, insurance claims were used because no IHP assistance was provided to that state for Hurricane Katrina. For Texas and other states to which evacuees from New Orleans migrated, the state estimate of other FEMA disaster assistance was distributed using the number of IHP applicants.

Interstate population dispersal. Adjustments were also made to transfer receipts, nonfarm proprietors' income, and the rental income of persons to account for the population dispersal from New Orleans. Using the estimates of population gain and loss described above, the amount of these income components, which disaster-displaced persons would have received had there been no hurricane, were removed from the Louisiana parishes that lost population and added to the parishes (and out-of-state counties) that gained population.

Business interruption. Nonfarm proprietors' income in Louisiana was reduced to take into account the fact that population dispersal reduced business activity in New Orleans, particularly of businesses serving local households. The state estimate was allocated to parishes in proportion to their population loss.

Other income components. The effects of the population dispersal on compensation are believed to be reflected in the source data used to prepare personal income. In the case of dividends and interest, the effects are believed to be negligible because most displaced persons were at the low end of the income distribution.

Table 1 follows.

Acknowledgments

The accelerated estimates of metropolitan area personal income were prepared by Jeffrey L. Newman (with assistance from Carrie L. Litkowski and Daniel R. Corrin on the farm income components), under the supervision of James M. Zavrel, Chief of the Regional Income Branch, and by Michael G. Pilot, under the supervision of Sharon C. Carnevale, Chief of the Regional Wage Branch. Methodological research and analysis of the estimates was provided by David G. Lenze, Assistant to the Chief of the Regional Economic Measurement Division. The tables were prepared by Alison Adam, Gary V. Kennedy, Michael J. Paris, and Callan Swenson, under the supervision of Kathy A. Albetski, Chief of the Regional Economic Information System Branch. Robert L. Brown, Chief of the Regional Economic Measurement Division, provided general guidance.

3. Population dispersal was estimated only to adjust income for the natural disasters. The population estimates published for the MSAs is the July 1, 2005, estimate prepared by the Census Bureau.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2003–2005—Continues

Area name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in United States 2005 ³
	2003	2004	2005 ^p		2003	2004	2005 ^p	
Metropolitan portion of the United States	7,978,326	8,458,879	8,885,062	5.0	33,047	34,668	36,048
Metropolitan statistical areas ³								
Abilene, TX	3,964	4,188	4,378	4.5	25,074	26,432	27,660	264
Akron, OH	21,756	22,783	23,672	3.9	31,017	32,462	33,709	94
Albany, GA	3,743	3,886	4,049	4.2	23,147	23,938	24,865	334
Albany-Schenectady-Troy, NY	27,278	28,686	29,707	3.6	32,453	33,950	34,996	73
Albuquerque, NM	21,731	23,014	24,319	5.7	28,339	29,453	30,477	170
Alexandria, LA	3,740	4,049	4,411	8.9	25,589	27,557	29,813	184
Allentown-Bethlehem-Easton, PA-NJ	24,309	25,589	26,729	4.5	31,606	32,817	33,811	91
Altoona, PA	3,218	3,387	3,492	3.1	25,255	26,630	27,543	271
Amarillo, TX	6,048	6,391	6,712	5.0	25,904	27,114	28,122	241
Ames, IA	2,281	2,418	2,529	4.6	28,417	30,133	31,627	139
Anchorage, AK	12,205	12,831	13,522	5.4	35,942	37,058	38,519	33
Anderson, IN	3,604	3,697	3,755	1.6	27,517	28,337	28,796	217
Anderson, SC	4,370	4,556	4,725	3.7	25,434	26,249	26,922	285
Ann Arbor, MI	12,989	13,391	13,752	2.7	38,706	39,528	40,228	23
Anniston-Oxford, AL	2,765	2,950	3,120	5.8	24,686	26,343	27,820	255
Appleton, WI	6,518	6,986	7,270	4.1	30,911	32,821	33,792	92
Asheville, NC	10,038	10,660	11,169	4.8	26,251	27,518	28,432	229
Athens-Clarke County, GA	4,176	4,432	4,637	4.6	24,307	25,264	26,486	304
Atlanta-Sandy Springs-Marietta, GA	153,070	162,297	172,164	6.1	32,739	33,888	35,009	72
Atlantic City, NJ	8,276	8,730	9,168	5.0	31,384	32,538	33,827	89
Auburn-Opelika, AL	2,653	2,849	3,008	5.6	22,283	23,632	24,406	339
Augusta-Richmond County, GA-SC	13,267	14,007	14,624	4.4	25,994	27,128	28,105	242
Austin-Round Rock, TX	43,142	45,855	49,394	7.7	31,353	32,494	34,005	84
Bakersfield, CA	16,558	17,864	18,876	5.7	23,215	24,335	24,941	332
Baltimore-Towson, MD	96,583	102,650	108,475	5.7	36,757	38,813	40,846	20
Bangor, ME	3,857	4,068	4,252	4.5	26,193	27,733	28,912	212
Barnstable Town, MA	8,902	9,430	9,735	3.2	38,878	41,362	42,978	10
Baton Rouge, LA	19,131	20,208	21,795	7.9	26,531	27,780	29,702	186
Battle Creek, MI	3,749	3,851	3,936	2.2	26,968	27,601	28,281	233
Bay City, MI	2,978	3,019	3,075	1.9	27,228	27,658	28,206	237
Beaumont-Port Arthur, TX	10,041	10,352	11,068	6.9	26,244	27,012	28,859	214
Bellingham, WA	4,746	5,055	5,382	6.5	26,884	28,049	29,333	198
Bend, OR	3,707	4,019	4,374	8.8	28,616	29,853	30,935	158
Billings, MT	4,196	4,486	4,803	7.1	29,341	31,028	32,766	115
Binghamton, NY	6,439	6,692	6,948	3.8	25,713	26,836	27,969	246
Birmingham-Hoover, AL	33,658	35,770	38,006	6.3	31,348	33,067	34,864	76
Bismarck, ND	2,839	3,044	3,232	6.2	29,288	31,096	32,531	118
Blacksburg-Christiansburg-Radford, VA	3,352	3,515	3,723	5.9	22,228	23,337	24,645	337
Bloomington, IN	4,274	4,527	4,687	3.5	24,183	25,535	26,375	305
Bloomington-Normal, IL	5,057	5,024	5,076	1.0	32,255	31,826	31,924	131
Boise City-Nampa, ID	14,847	16,030	17,180	7.2	29,035	30,545	31,569	141
Boston-Cambridge-Quincy, MA-NH	191,958	203,527	212,464	4.4	43,345	46,060	48,158	5
Boulder, CO	11,541	12,200	12,884	5.6	41,517	43,640	45,944	7
Bowling Green, KY	2,691	2,856	3,027	6.0	25,050	26,193	27,271	273
Bremerton-Silverdale, WA	7,731	8,176	8,561	4.7	32,215	33,865	35,572	62
Bridgeport-Stamford-Norwalk, CT	53,174	56,796	60,232	6.1	59,108	62,979	66,719	1
Brownsville-Harlingen, TX	5,989	6,302	6,573	4.3	16,538	16,994	17,374	360
Brunswick, GA	2,638	2,825	2,957	4.7	27,272	28,957	30,041	180
Buffalo-Niagara Falls, NY	34,135	35,773	36,741	2.7	29,477	31,006	32,012	130
Burlington, NC	3,532	3,740	3,875	3.6	25,863	27,016	27,575	268
Burlington-South Burlington, VT	6,704	7,080	7,378	4.2	32,962	34,618	35,948	58
Canton-Massillon, OH	11,125	11,547	11,948	3.5	27,148	28,164	29,141	202
Cape Coral-Fort Myers, FL	15,569	17,030	18,554	8.9	31,629	33,073	34,059	83
Carson City, NV	1,882	2,016	2,140	6.1	34,055	36,055	38,170	37
Casper, WY	2,369	2,580	2,811	8.9	34,717	37,401	40,266	22
Cedar Rapids, IA	7,533	8,038	8,438	5.0	31,058	32,901	34,242	79
Champaign-Urbana, IL	6,786	6,204	6,166	-0.6	31,643	28,858	28,579	223
Charleston, WV	8,958	9,365	9,815	4.8	29,161	30,480	32,028	129
Charleston-North Charleston, SC	15,854	16,991	18,153	6.8	27,719	29,120	30,514	168
Charlotte-Gastonia-Concord, NC-SC	47,998	51,349	54,996	7.1	33,363	34,816	36,151	56
Charlottesville, VA	5,905	6,371	6,823	7.1	32,236	34,333	36,213	53
Chattanooga, TN-GA	13,864	14,617	15,311	4.8	28,519	29,912	31,113	153
Cheyenne, WY	2,763	2,939	3,096	5.4	32,766	34,559	36,355	49
Chicago-Naperville-Joliet, IL-IN-WI	335,618	349,141	362,994	4.0	35,967	37,169	38,439	34
Chico, CA	5,074	5,393	5,694	5.6	24,037	25,357	26,586	301
Cincinnati-Middletown, OH-KY-IN	66,984	70,689	73,745	4.3	32,738	34,368	35,618	61
Clarksville, TN-KY	6,189	6,591	7,281	10.5	26,218	27,667	29,882	182
Cleveland, TN	2,678	2,874	2,985	3.9	25,221	26,868	27,634	266
Cleveland-Elyria-Mentor, OH	69,859	73,111	75,573	3.4	32,651	34,264	35,542	63
Coeur d'Alene, ID	2,845	3,098	3,330	7.5	24,194	25,297	26,086	313
College Station-Bryan, TX	4,177	4,425	4,731	6.9	22,224	23,446	24,933	333
Colorado Springs, CO	17,474	18,536	19,694	6.2	30,559	31,991	33,521	99
Columbia, MO	4,231	4,537	4,799	5.8	28,197	30,019	31,309	148
Columbia, SC	18,963	20,271	21,336	5.3	28,234	29,808	30,927	159
Columbus, GA-AL	7,562	7,939	8,433	6.2	27,047	27,909	29,661	187
Columbus, IN	2,258	2,399	2,479	3.3	31,219	32,930	33,706	95
Columbus, OH	54,931	57,700	60,188	4.3	32,794	34,128	35,226	68
Corpus Christi, TX	10,664	11,200	11,802	5.4	26,271	27,340	28,539	225
Corvallis, OR	2,562	2,664	2,826	6.1	32,375	33,988	35,937	59
Cumberland, MD-WV	2,305	2,415	2,525	4.5	22,817	23,907	25,084	330

See the footnotes at the end of the table.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2003–2005—Continues

Area name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in United States
	2003	2004	2005 ^p	2004–2005 ^p	2003	2004	2005 ^p	2005 ^p
Metropolitan statistical areas³—Continued								
Dallas-Fort Worth-Arlington, TX.....	190,517	202,219	215,756	6.7	34,109	35,502	37,075	44
Dalton, GA.....	3,214	3,407	3,555	4.3	25,257	26,301	26,996	284
Danville, IL.....	1,999	2,060	2,084	1.2	24,135	24,929	25,308	325
Danville, VA.....	2,620	2,711	2,794	3.1	24,074	25,037	25,872	316
Davenport-Moline-Rock Island, IA-IL.....	11,003	11,711	12,147	3.7	29,359	31,205	32,280	127
Dayton, OH.....	25,681	26,518	27,306	3.0	30,385	31,387	32,369	124
Decatur, AL.....	3,949	4,129	4,300	4.1	26,795	28,012	28,984	210
Decatur, IL.....	3,222	3,389	3,512	3.6	28,998	30,667	31,876	132
Deltona-Daytona Beach-Ormond Beach, FL.....	11,719	12,509	13,335	6.6	25,062	26,118	27,211	276
Denver-Aurora, CO.....	90,184	95,238	100,473	5.5	39,212	40,939	42,574	13
Des Moines-West Des Moines, IA.....	17,303	18,641	19,680	5.6	34,326	36,384	37,668	40
Detroit-Warren-Livonia, MI.....	162,957	164,543	169,183	2.8	36,330	36,650	37,694	39
Dothan, AL.....	3,438	3,671	3,859	5.1	25,744	27,188	28,255	234
Dover, DE.....	3,529	3,797	4,005	5.5	26,215	27,292	27,820	255
Dubuque, IA.....	2,501	2,682	2,828	5.4	27,631	29,447	30,864	162
Duluth, MN-WI.....	7,685	8,122	8,356	2.9	27,826	29,451	30,342	175
Durham, NC.....	14,040	14,863	15,556	4.7	31,529	33,011	34,099	82
Eau Claire, WI.....	4,073	4,284	4,473	4.4	26,943	28,004	29,041	206
El Centro, CA.....	3,151	3,320	3,450	3.9	21,149	21,794	22,143	354
Elizabethtown, KY.....	2,981	3,157	3,252	3.0	27,356	28,883	29,389	197
Elkhart-Goshen, IN.....	5,662	5,976	6,188	3.5	29,960	31,187	31,674	136
Elmira, NY.....	2,190	2,291	2,422	5.7	24,268	25,464	27,055	281
El Paso, TX.....	14,641	15,556	16,434	5.6	20,841	21,829	22,775	349
Erie, PA.....	7,150	7,516	7,830	4.2	25,267	26,764	27,921	249
Eugene-Springfield, OR.....	8,727	9,214	9,752	5.8	26,445	27,788	29,093	205
Evansville, IN-KY.....	10,409	10,934	11,307	3.4	30,044	31,435	32,348	125
Fairbanks, AK.....	2,615	2,748	2,923	6.4	30,687	31,618	33,380	104
Fargo, ND-MN.....	5,433	5,803	6,135	5.7	30,397	31,769	33,190	109
Farmington, NM.....	2,519	2,720	2,932	7.8	20,588	21,899	23,230	348
Fayetteville, NC.....	9,129	9,769	10,537	7.9	26,495	28,224	30,493	169
Fayetteville-Springdale-Rogers, AR-MO.....	9,599	10,603	11,264	6.2	25,376	27,122	27,806	257
Flagstaff, AZ.....	3,012	3,234	3,454	6.8	24,871	26,362	27,881	251
Flint, MI.....	12,509	12,475	12,361	-0.9	28,277	28,130	27,847	252
Florence, SC.....	4,950	5,208	5,401	3.7	25,204	26,399	27,217	275
Florence-Muscle Shoals, AL.....	3,327	3,506	3,686	5.1	23,482	24,658	25,894	315
Fond du Lac, WI.....	2,955	3,094	3,216	4.0	30,096	31,366	32,379	123
Fort Collins-Loveland, CO.....	8,379	8,847	9,305	5.2	31,444	32,893	34,219	80
Fort Smith, AR-OK.....	6,529	6,994	7,433	6.3	23,345	24,802	26,081	314
Fort Walton Beach-Crestview-Destin, FL.....	5,507	5,982	6,369	6.5	30,969	33,068	34,961	74
Fort Wayne, IN.....	11,685	12,138	12,486	2.9	29,212	30,214	30,873	161
Fresno, CA.....	20,637	22,136	22,974	3.8	24,267	25,573	26,179	310
Gadsden, AL.....	2,464	2,616	2,739	4.7	23,923	25,379	26,548	303
Gainesville, FL.....	6,102	6,565	6,964	6.1	25,757	27,528	28,986	209
Gainesville, GA.....	3,915	4,187	4,409	5.3	25,029	26,043	26,596	300
Glens Falls, NY.....	3,181	3,398	3,555	4.6	25,119	26,590	27,651	265
Goldsboro, NC.....	2,659	2,844	2,926	2.9	23,458	24,901	25,563	323
Grand Forks, ND-MN.....	2,611	2,691	2,817	4.7	27,286	27,733	29,015	208
Grand Junction, CO.....	3,261	3,487	3,743	7.3	26,161	27,400	28,821	216
Grand Rapids-Wyoming, MI.....	22,810	23,553	24,328	3.3	29,926	30,739	31,546	142
Great Falls, MT.....	2,202	2,337	2,444	4.6	27,592	29,231	30,720	164
Greeley, CO.....	5,046	5,374	5,652	5.2	23,795	24,432	24,687	336
Green Bay, WI.....	8,883	9,420	9,748	3.5	30,453	31,925	32,768	114
Greensboro-High Point, NC.....	18,948	19,992	20,848	4.3	28,629	29,999	30,909	160
Greenville, NC.....	3,912	4,198	4,363	3.9	24,693	26,177	26,834	290
Greenville, SC.....	15,873	16,660	17,522	5.2	27,453	28,531	29,636	189
Gulfport-Biloxi, MS.....	6,408	6,704	6,713	0.1	25,742	26,518	26,288	307
Hagerstown-Martinsburg, MD-WV.....	6,382	6,872	7,326	6.6	26,841	28,139	29,152	201
Hanford-Concord, CA.....	2,774	3,024	3,100	2.5	20,013	21,253	21,613	355
Harrisburg-Carlisle, PA.....	16,684	17,640	18,298	3.7	32,272	34,004	35,067	71
Harrisonburg, VA.....	2,717	2,856	2,980	4.3	24,642	25,780	26,680	297
Hartford-West Hartford-East Hartford, CT.....	45,274	48,353	50,745	4.9	38,389	40,880	42,706	12
Hattiesburg, MS.....	2,917	3,119	3,306	6.0	22,725	24,000	25,073	331
Hickory-Lenoir-Morganton, NC.....	8,782	9,297	9,560	2.8	25,058	26,329	26,879	288
Hinesville-Fort Stewart, GA.....	1,380	1,493	1,638	9.7	19,592	20,904	23,872	344
Holland-Grand Haven, MI.....	7,253	7,518	7,733	2.9	29,047	29,720	30,278	176
Honolulu, HI.....	29,090	31,404	33,341	6.2	32,573	34,911	36,830	46
Hot Springs, AR.....	2,283	2,418	2,530	4.6	25,036	26,222	27,048	282
Houma-Bayou Cane-Thibodaux, LA.....	4,921	5,149	5,371	4.3	24,916	25,953	26,900	287
Houston-Sugar Land-Baytown, TX.....	179,138	190,771	206,198	8.1	35,304	36,852	39,052	31
Huntington-Ashland, WV-KY-OH.....	6,902	7,207	7,532	4.5	24,065	25,180	26,333	306
Huntsville, AL.....	10,898	11,474	12,210	6.4	30,434	31,626	33,119	110
Idaho Falls, ID.....	2,717	2,941	3,139	6.7	25,295	26,604	27,674	263
Indianapolis-Carmel, IN.....	53,807	57,040	59,440	4.2	33,631	35,266	36,231	52
Iowa City, IA.....	4,197	4,502	4,706	4.5	30,831	32,729	33,971	85
Ithaca, NY.....	2,619	2,710	2,803	3.4	26,338	27,078	28,024	245
Jackson, MI.....	4,249	4,376	4,503	2.9	26,136	26,902	27,518	272
Jackson, MS.....	14,284	15,290	16,111	5.4	28,002	29,571	30,830	163
Jackson, TN.....	2,867	3,019	3,144	4.1	26,218	27,432	28,359	231
Jacksonville, FL.....	36,882	39,505	42,110	6.6	30,826	32,283	33,732	93
Jacksonville, NC.....	3,874	4,344	4,785	10.1	25,579	28,104	31,387	145
Janesville, WI.....	4,403	4,436	4,561	2.8	28,442	28,399	28,954	211
Jefferson City, MO.....	3,889	4,134	4,266	3.2	27,175	29,039	29,656	188
Johnson City, TN.....	4,361	4,657	4,852	4.2	23,424	24,873	25,682	321
Johnstown, PA.....	3,620	3,797	3,965	4.4	24,221	25,541	26,780	292
Jonesboro, AR.....	2,602	2,751	2,815	2.3	23,641	24,773	25,113	329
Joplin, MO.....	3,817	4,049	4,196	3.6	23,541	24,686	25,249	326

See the footnotes at the end of the table.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2003–2005—Continues

Area name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in United States 2005 ³
	2003	2004	2005 ⁴		2003	2004	2005 ⁴	
Metropolitan statistical areas³—Continued								
Kalamazoo-Portage, MI.....	9,343	9,571	9,706	1.4	29,228	30,070	30,394	172
Kankakee-Bradley, IL	2,804	2,870	2,902	1.1	26,408	26,810	26,876	289
Kansas City, MO-KS.....	63,337	66,654	69,843	4.8	33,191	34,585	35,859	60
Kennewick-Richland-Pasco, WA.....	5,690	6,017	6,254	3.9	27,078	27,915	28,304	232
Killeen-Temple-Fort Hood, TX.....	8,740	9,321	10,162	9.0	25,411	26,944	28,907	213
Kingsport-Bristol-Bristol, TN-VA.....	7,490	7,894	8,184	3.7	24,983	26,316	27,163	278
Kingston, NY	4,856	5,105	5,345	4.7	26,806	28,076	29,258	200
Knoxville, TN	18,384	19,545	20,474	4.8	28,703	30,209	31,238	150
Kokomo, IN	3,190	3,159	3,154	-0.2	31,478	31,236	31,115	152
La Crosse, WI-MN.....	3,638	3,814	3,946	3.5	28,334	29,707	30,613	166
Lafayette, IN	4,613	4,888	5,081	3.9	25,491	26,943	27,711	261
Lafayette, LA	6,753	7,130	7,727	8.4	27,706	29,019	31,180	151
Lake Charles, LA	4,906	5,134	4,695	-8.6	25,323	26,427	24,078	342
Lakeland, FL	13,031	13,997	15,168	8.4	25,518	26,698	27,938	248
Lancaster, PA	14,216	14,975	15,605	4.2	29,456	30,790	31,809	133
Lansing-East Lansing, MI.....	13,340	13,480	13,817	2.5	29,392	29,588	30,345	174
Laredo, TX.....	3,636	3,888	4,217	8.5	17,097	17,769	18,770	359
Las Cruces, NM	3,746	4,022	4,302	7.0	20,523	21,677	22,706	350
Las Vegas-Paradise, NV	48,916	54,340	59,682	9.8	31,054	32,963	34,890	75
Lawrence, KS	2,740	2,907	3,040	4.6	26,860	28,291	29,536	192
Lawton, OK	2,837	2,989	3,129	4.7	25,745	26,438	27,828	254
Lebanon, PA	3,428	3,626	3,753	3.5	27,891	29,225	29,890	181
Lewiston, ID-WA.....	1,519	1,596	1,646	3.1	26,078	27,222	27,846	253
Lewiston-Auburn, ME	2,945	3,084	3,177	3.0	27,770	28,791	29,404	196
Lexington-Fayette, KY	13,180	13,896	14,539	4.6	31,319	32,722	33,821	90
Lima, OH	2,840	2,901	2,991	3.1	26,530	27,286	28,155	240
Lincoln, NE	8,595	9,121	9,464	3.8	31,071	32,749	33,612	97
Little Rock-North Little Rock, AR.....	18,672	19,888	20,842	4.8	29,690	31,283	32,399	122
Logan, UT-ID.....	2,202	2,378	2,483	4.4	20,259	21,761	22,481	351
Longview, TX	5,313	5,639	6,021	6.8	26,750	28,201	29,880	183
Longview, WA	2,326	2,434	2,544	4.5	24,476	25,298	26,139	312
Los Angeles-Long Beach-Santa Ana, CA.....	427,041	453,902	477,101	5.1	33,318	35,188	36,917	45
Louisville-Jefferson County, KY-IN.....	37,575	39,650	41,208	3.9	31,580	33,058	34,100	81
Lubbock, TX	6,524	6,927	7,346	6.0	25,398	26,867	28,364	230
Lynchburg, VA	6,097	6,476	6,830	5.5	26,274	27,690	28,828	215
Macon, GA	6,155	6,483	6,739	3.9	27,170	28,442	29,466	194
Madera, CA	2,738	3,049	3,182	4.4	20,481	21,949	22,284	353
Madison, WI	18,658	19,894	20,836	4.7	35,554	37,447	38,799	32
Manchester-Nashua, NH	14,345	15,343	16,053	4.6	36,339	38,515	40,004	25
Mansfield, OH	3,372	3,419	3,472	1.6	26,298	26,690	27,139	279
McAllen-Edinburg-Mission, TX.....	9,491	10,162	10,867	6.9	14,938	15,460	16,022	361
Medford, OR	5,157	5,507	5,817	5.6	27,089	28,531	29,783	185
Memphis, TN-MS-AR.....	38,592	40,877	42,720	4.5	31,172	32,741	33,880	88
Merced, CA	4,977	5,538	5,668	2.4	21,505	23,379	23,450	346
Miami-Fort Lauderdale-Miami Beach, FL.....	172,864	183,587	196,789	7.2	32,762	34,278	36,293	51
Michigan City-La Porte, IN	2,800	2,993	3,006	2.5	25,504	26,729	27,204	277
Midland, TX	4,056	4,398	4,847	10.2	34,153	36,642	39,939	26
Milwaukee-Waukesha-West Allis, WI	52,865	55,217	57,279	3.7	34,949	36,488	37,862	38
Minneapolis-St. Paul-Bloomington, MN-WI.....	119,741	127,365	132,258	3.8	38,836	40,915	42,083	14
Missoula, MT	2,783	2,935	3,102	5.7	28,274	29,625	30,991	157
Mobile, AL	9,160	9,539	10,127	6.2	22,916	23,840	25,227	327
Modesto, CA	11,945	12,880	13,605	5.6	24,337	25,885	26,915	286
Monroe, LA	4,264	4,476	4,744	6.0	24,993	26,163	27,723	259
Monroe, MI	4,605	4,622	4,677	1.2	30,517	30,320	30,384	173
Montgomery, AL	10,035	10,521	11,104	5.5	28,462	29,699	31,083	155
Morgantown, WV	2,920	3,099	3,294	6.3	25,739	27,211	28,768	219
Morristown, TN	2,923	3,061	3,176	3.8	22,952	23,376	24,323	341
Mount Vernon-Anacortes, WA	3,235	3,380	3,598	6.5	29,637	30,415	31,793	134
Muncie, IN	3,078	3,152	3,234	2.6	26,006	26,825	27,792	258
Muskegon-Norton Shores, MI	4,291	4,424	4,523	2.2	24,775	25,406	25,764	319
Myrtle Beach-Conway-North Myrtle Beach, SC.....	5,298	5,696	6,057	6.4	25,118	26,170	26,686	296
Napa, CA	5,055	5,384	5,672	5.3	38,352	40,666	42,720	11
Naples-Marco Island, FL	11,993	12,711	13,659	7.5	41,926	42,846	44,458	9
Nashville-Davidson-Murfreesboro, TN	45,742	48,690	51,845	6.5	33,354	34,904	36,445	48
New Haven-Milford, CT	30,326	32,300	33,550	3.9	36,046	38,254	39,622	29
New Orleans-Metairie-Kenner, LA	38,591	40,889	27,340	-33.1	29,342	31,024	20,722	357
New York-Northern New Jersey-Long Island, NY-NJ-PA.....	760,159	811,644	854,317	5.3	40,679	43,277	45,570	8
Niles-Benton Harbor, MI	4,489	4,670	4,734	1.4	27,572	28,684	29,114	203
Norwich-New London, CT	9,563	10,059	10,454	3.9	36,106	37,801	39,209	30
Ocala, FL	6,686	7,221	7,760	7.5	23,803	24,749	25,574	322
Ocean City, NJ	3,525	3,669	3,810	3.8	34,641	36,525	38,379	35
Odessa, TX	2,824	2,988	3,234	8.2	22,971	24,040	25,805	318
Ogden-Clearfield, UT	12,275	13,010	13,733	5.6	26,192	27,255	28,208	236
Oklahoma City, OK	33,053	34,785	36,590	5.2	29,202	30,449	31,630	138
Olympia, WA	6,858	7,230	7,660	6.0	31,034	32,180	33,469	102
Omaha-Council Bluffs, NE-IA.....	27,215	28,980	30,391	4.9	34,363	36,124	37,373	41
Orlando-Kissimmee, FL	50,821	55,103	60,148	9.2	28,206	29,576	31,112	154
Oshkosh-Neenah, WI	4,883	5,121	5,321	3.9	30,829	32,275	33,362	106
Owensboro, KY	2,812	2,980	3,076	3.2	25,378	26,836	27,563	269
Oxnard-Thousand Oaks-Ventura, CA	27,980	30,047	31,692	5.5	35,407	37,740	39,809	28

See the footnotes at the end of the table.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2003–2005—Continues

Area name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in United States
	2003	2004	2005 ^p		2003	2004	2005 ^p	
Metropolitan statistical areas³—Continued								
Palm Bay-Melbourne-Titusville, FL.....	14,530	15,638	16,659	6.5	28,754	30,142	31,359	146
Panama City-Lynn Haven, FL.....	4,101	4,429	4,768	7.7	26,475	28,064	29,515	193
Parkersburg-Marietta-Vienna, WV-OH.....	4,130	4,321	4,427	2.5	25,317	26,520	27,241	274
Pascagoula, MS.....	3,701	3,877	3,998	3.1	24,012	24,876	25,433	324
Pensacola-Ferry Pass-Brent, FL.....	10,869	11,532	12,185	5.7	25,288	26,521	27,701	262
Peoria, IL.....	10,948	11,623	12,226	5.2	29,912	31,632	33,118	111
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD.....	213,362	224,811	235,657	4.8	36,971	38,768	40,468	21
Phoenix-Mesa-Scottsdale, AZ.....	106,385	115,604	125,755	8.8	29,609	31,133	32,536	117
Pine Bluff, AR.....	2,287	2,425	2,467	1.7	21,568	23,051	23,526	345
Pittsburgh, PA.....	79,442	83,168	86,396	3.9	32,987	34,685	36,208	54
Pittsfield, MA.....	4,362	4,619	4,852	5.1	32,788	34,887	36,798	47
Pocatello, ID.....	1,893	2,031	2,132	5.0	22,368	23,706	24,820	335
Portland-South Portland-Biddeford, ME.....	16,405	17,540	18,191	3.7	32,327	34,323	35,375	67
Portland-Vancouver-Beaverton, OR-WA.....	65,959	69,853	73,806	5.7	32,328	33,875	35,215	69
Port St. Lucie-Fort Pierce, FL.....	10,752	11,493	12,368	7.6	30,812	31,505	32,458	119
Poughkeepsie-Newburgh-Middletown, NY.....	19,951	21,304	22,367	5.0	30,433	32,140	33,497	101
Prescott, AZ.....	4,075	4,426	4,772	7.8	22,092	23,203	24,015	343
Providence-New Bedford-Fall River, RI-MA.....	52,205	55,181	57,588	4.4	32,176	33,912	35,493	64
Provo-Orem, UT.....	8,420	9,049	9,748	7.7	19,528	20,421	21,527	356
Pueblo, CO.....	3,629	3,863	3,957	2.4	24,372	25,759	26,150	311
Punta Gorda, FL.....	3,900	4,091	4,351	6.4	25,527	26,003	27,618	267
Racine, WI.....	6,038	6,348	6,540	3.0	31,374	32,744	33,417	103
Raleigh-Cary, NC.....	29,407	31,564	33,416	5.9	33,122	34,498	35,186	70
Rapid City, SD.....	3,397	3,576	3,754	5.0	29,310	30,424	31,757	135
Reading, PA.....	11,561	12,056	12,543	4.0	29,924	30,798	31,648	137
Redding, CA.....	4,618	4,875	5,071	4.0	26,304	27,416	28,189	239
Reno-Sparks, NV.....	14,093	15,155	16,112	6.3	37,620	39,430	40,898	18
Richmond, VA.....	38,013	40,978	43,697	6.6	33,316	35,422	37,169	43
Riverside-San Bernardino-Ontario, CA.....	89,307	97,560	103,944	6.5	24,499	25,769	26,584	302
Roanoke, VA.....	8,639	9,201	9,555	3.9	29,779	31,599	32,614	116
Rochester, MN.....	6,030	6,402	6,583	2.8	35,006	36,619	37,198	42
Rochester, NY.....	32,082	33,630	34,930	3.9	30,814	32,303	33,618	96
Rockford, IL.....	9,181	9,376	9,651	2.9	27,723	28,008	28,453	228
Rocky Mount, NC.....	3,644	3,838	3,946	2.8	25,245	26,464	27,116	280
Rome, GA.....	2,406	2,578	2,704	4.9	25,753	27,412	28,704	221
Sacramento-Arden-Arcade-Roseville, CA.....	62,857	67,162	71,082	5.8	31,829	33,338	34,805	77
Saginaw-Saginaw Township North, MI.....	5,503	5,528	5,556	0.5	26,276	26,416	26,667	298
St. Cloud, MN.....	4,834	5,155	5,312	3.0	27,195	28,770	29,323	199
St. George, UT.....	2,137	2,377	2,651	11.5	20,442	21,530	22,299	352
St. Joseph, MO-KS.....	2,988	3,176	3,294	3.7	24,314	26,028	27,009	283
St. Louis, MO-IL.....	92,668	96,170	100,511	4.5	33,667	34,735	36,174	55
Salem, OR.....	9,479	9,995	10,553	5.6	25,992	27,044	28,100	243
Salinas, CA.....	13,456	14,075	14,607	3.8	32,469	33,952	35,444	65
Salisbury, MD.....	2,824	3,040	3,203	5.4	25,011	26,579	27,557	270
Salt Lake City, UT.....	30,071	32,001	34,426	7.6	29,897	31,419	33,279	108
San Angelo, TX.....	2,775	2,921	3,032	3.8	26,261	27,678	28,777	218
San Antonio, TX.....	50,418	53,622	56,901	6.1	27,773	28,946	30,109	178
San Diego-Carlsbad-San Marcos, CA.....	104,050	111,435	116,986	5.0	35,620	37,965	39,880	27
Sandusky, OH.....	2,541	2,607	2,671	2.5	32,215	33,006	33,955	86
San Francisco-Oakland-Fremont, CA.....	193,833	204,346	215,791	5.6	46,652	49,276	51,964	2
San Jose-Sunnyvale-Santa Clara, CA.....	79,313	84,343	88,404	4.8	45,803	48,530	50,373	3
San Luis Obispo-Paso Robles, CA.....	7,685	8,188	8,559	4.5	30,363	32,180	33,503	100
Santa Barbara-Santa Maria, CA.....	13,638	14,493	15,342	5.9	33,851	36,079	38,282	36
Santa Cruz-Watsonville, CA.....	9,428	9,987	10,375	3.9	37,477	39,815	41,555	17
Santa Fe, NM.....	4,528	4,794	5,066	5.7	32,999	34,448	35,964	57
Santa Rosa-Petaluma, CA.....	17,213	18,203	19,065	4.7	36,844	38,901	40,871	19
Sarasota-Bradenton-Venice, FL.....	23,457	24,991	26,997	8.0	36,999	38,348	40,112	24
Savannah, GA.....	8,806	9,408	10,066	7.0	28,870	30,316	32,069	128
Scranton-Wilkes-Barre, PA.....	15,291	16,086	16,766	4.2	27,680	29,183	30,453	171
Seattle-Tacoma-Bellevue, WA.....	120,821	131,886	133,452	1.2	38,447	41,634	41,661	15
Sebastian-Vero Beach, FL.....	4,831	5,071	5,344	5.4	40,162	40,677	41,560	16
Sheboygan, WI.....	3,551	3,793	3,952	4.2	31,295	33,299	34,481	78
Sherman-Denison, TX.....	2,729	2,856	3,016	5.6	23,732	24,652	25,810	317
Shreveport-Bossier City, LA.....	10,296	11,039	11,699	6.0	27,226	28,990	30,527	167
Sioux City, IA-NE-SD.....	3,912	4,079	4,221	3.5	27,365	28,503	29,605	191
Sioux Falls, SD.....	6,587	6,956	7,356	5.8	33,174	34,234	35,379	66
South Bend-Mishawaka, IN-MI.....	9,301	9,748	10,032	2.9	29,324	30,704	31,530	143
Spartanburg, SC.....	6,635	6,897	7,126	3.3	25,340	26,114	26,710	294
Spokane, WA.....	11,576	12,212	12,828	5.0	26,871	28,065	29,107	204
Springfield, IL.....	7,300	6,684	6,783	1.5	35,661	32,598	33,003	113
Springfield, MA.....	20,415	21,406	22,285	4.1	29,717	31,146	32,425	120
Springfield, MO.....	9,929	10,559	11,177	5.9	25,840	27,012	28,075	244
Springfield, OH.....	3,901	4,000	4,088	2.2	27,346	28,094	28,712	220
State College, PA.....	3,568	3,784	3,967	4.8	25,531	27,041	28,223	235
Stockton, CA.....	15,543	16,573	17,387	4.9	24,620	25,527	26,181	309
Sumter, SC.....	2,368	2,508	2,583	3.0	22,437	23,732	24,482	338
Syracuse, NY.....	18,707	19,557	20,256	3.6	28,660	29,944	31,078	156

See the footnotes at the end of the table.

Table 1. Personal Income and Per Capita Personal Income by Metropolitan Area, 2003–2005—Table Ends

Area name	Personal income				Per capita personal income ¹			
	Millions of dollars			Percent change ²	Dollars			Rank in United States
	2003	2004	2005 ^p	2004–2005 ^p	2003	2004	2005 ^p	2005 ^p
Metropolitan statistical areas³—Continued								
Tallahassee, FL	8,695	9,272	9,721	4.8	26,507	27,990	29,026	207
Tampa-St. Petersburg-Clearwater, FL	76,757	81,929	87,393	6.7	30,341	31,677	33,008	112
Terre Haute, IN	4,080	4,304	4,409	2.4	24,079	25,547	26,237	308
Texarkana, TX-Texarkana, AR	3,156	3,369	3,571	6.0	23,974	25,386	26,687	295
Toledo, OH	19,716	20,132	20,639	2.5	29,914	30,599	31,429	144
Topeka, KS	6,398	6,737	7,016	4.1	28,227	29,599	30,629	165
Trenton-Ewing, NJ	15,226	16,273	17,123	5.2	42,165	44,661	46,751	6
Tucson, AZ	22,953	24,697	26,339	6.6	25,777	27,244	28,481	227
Tulsa, OK	26,841	28,315	30,111	6.3	30,523	32,150	33,920	87
Tuscaloosa, AL	5,137	5,379	5,790	7.6	26,442	27,571	29,408	195
Tyler, TX	5,239	5,603	5,958	6.3	28,493	29,993	31,258	149
Utica-Rome, NY	7,322	7,717	7,982	3.4	24,570	25,857	26,796	291
Valdosta, GA	2,772	2,907	3,044	4.7	22,716	23,498	24,386	340
Valejo-Fairfield, CA	12,409	13,167	13,822	5.0	30,177	31,967	33,581	98
Victoria, TX	3,008	3,163	3,358	6.2	26,624	27,933	29,624	190
Vineland-Millville-Bridgeton, NJ	3,888	4,111	4,275	4.0	26,022	27,224	27,894	250
Virginia Beach-Norfolk-Newport News, VA-NC	48,892	52,222	54,883	5.1	30,090	31,811	33,316	107
Visalia-Porterville, CA	8,477	9,283	9,575	3.1	21,683	23,153	23,304	347
Waco, TX	5,399	5,683	6,006	5.7	24,578	25,512	26,733	293
Warner Robins, GA	3,203	3,394	3,603	6.2	26,688	27,417	28,559	224
Washington-Arlington-Alexandria, DC-VA-MD-WV	223,286	241,286	258,281	7.0	43,913	46,782	49,530	4
Waterloo-Cedar Falls, IA	4,484	4,884	5,072	3.8	27,756	30,226	31,331	147
Wausau, WI	3,779	3,989	4,181	4.8	29,701	31,206	32,422	121
Weirton-Steubenville, WV-OH	3,143	3,254	3,371	3.6	24,450	25,522	26,653	299
Wenatchee, WA	2,637	2,823	2,954	4.7	25,915	27,319	28,198	238
Wheeling, WV-OH	3,877	4,042	4,242	4.9	25,818	27,049	28,528	226
Wichita, KS	17,556	18,556	19,589	5.6	30,183	31,781	33,368	105
Wichita Falls, TX	4,132	4,285	4,407	2.8	27,816	28,998	30,125	177
Williamsport, PA	3,070	3,227	3,311	2.6	25,885	27,227	27,964	247
Wilmington, NC	7,740	8,392	9,008	7.3	26,354	27,672	28,584	222
Winchester, VA-WV	3,010	3,250	3,500	7.7	27,248	28,735	30,104	179
Winston-Salem, NC	13,143	13,970	14,511	3.9	30,081	31,645	32,345	126
Worcester, MA	26,034	27,550	28,454	3.3	33,576	35,384	36,328	50
Yakima, WA	5,458	5,766	5,830	1.1	24,057	25,125	25,173	328
York-Hanover, PA	11,459	12,137	12,923	6.5	28,996	30,262	31,611	140
Youngstown-Warren-Boardman, OH-PA	15,603	16,015	16,443	2.7	26,314	26,859	27,720	260
Yuba City, CA	3,611	3,821	4,008	4.9	24,342	25,278	25,685	320
Yuma, AZ	3,284	3,563	3,702	3.9	19,262	20,289	20,424	358

^p Preliminary

1. Per capita personal income was computed using Census Bureau midyear population estimates.

2. Percent change calculated from unrounded data.

3. The metropolitan area definitions used by BEA for its personal income estimates are the new county-based definitions issued by the Office of Management and Budget in June 2003 (with revisions released February 2004, March 2005, and December 2005) for Federal statistical purposes.